

Exhibit 2



River Financial Inc.
80 E. Rich Street, Ste 600, Columbus, OH 43215
(888) 801-2586 • river.com

Via Electronic Mail and First-Class Mail

Apr 9, 2024

To: Jonathan Zhou
689 Brunswick Street, San Francisco, CA 94112
jonathanjzhou676@gmail.com

From: Bill Mongan
River Financial Inc.
bill.mongan@river.com

Re: Your Account Balance

Mr. Zhou,

I write on behalf of River Financial Inc. ("River"), in connection with your recent transactions. As you are aware, we received a notification from your bank indicating that the ACH transactions between you and River in February and March 2024 were unauthorized. **After reviewing your account activity, River believes that these transactions were, in fact, authorized by you.** Among other things, these transactions occurred at the same time—and from the same device—as your submission of your photo ID and your selfie. Plainly, you *were* in control of your account and *you* initiated the transfers of funds from your bank to River. River hereby demands the return of those funds.

By claiming that River was not authorized to debit your bank account, you have misrepresented the nature of this transaction to your bank. Please be advised: Any intentional attempt to obtain money from a financial institution by misrepresenting whether a transaction was authorized may result in the imposition of fines up to \$1,000,000, or imprisonment up to 30 years, or both under the provisions of Federal law (18 U.S.C. §1344). River reports this activity to appropriate authorities.

Consistent with Section 11 of the Terms of Service, please consider this letter our attempt to resolve this matter. Please contact me at the email address above to discuss the prompt return of these funds. If we do not hear from you within five days, we will be commencing legal proceedings against you, in which we will pursue all available remedies, including any attorneys' fees. You are directed to avoid destroying any documents that may be relevant to this dispute.



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Regards,

William Mongan

Bill Mongan
General Counsel
River Financial Inc.